वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) से (ग) सरकार ने क्षेत्रीय ग्रामीण बैंकों की पुनर्संरचना के लिए विचार-विमर्श शुरू कर दिया है । बहुत से माडल भी तैयार किये गये हैं और सभी कोणों से प्रत्येक की प्रभावकारिता की जांच की जा रही है । उसमें क्षेत्रीय ग्रामीण बैंकों की अर्थक्षमता में सुधार लाने और ग्रामीण क्षेत्र को ऋण का प्रवाह बढ़ान के लिए वर्तमान सभी 196 क्षेत्रीय ग्रामीण बैंकों को मिलाकर भारतीय राष्ट्रीय ग्रामीण बैंक की स्थापना का प्रस्ताव भी शामिल है । तथापि, इस सम्बन्ध में अभी तक कोई निर्णय नहीं लिया गया है ।

Loan Advanced to SSI Units by SIDIBI

3738. DR. SHRIKANT RAMCHANDRA JICHKER: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of loan disbursed to the SSI units by the Small Industries Development Bank of India during the year ended 31st March, 1992;

(b) what is the total number of units which have benefited from these loans; and

(c) what is the target of loans for the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The Small Industries Development Bank of India (SIDBI) has reported that during the year ended March 31, 1992, it disbursed Rs. 2,588.1 crore under its various schemes to 97,473 beneficiary SSI units.

(c) SIDBI has reported that the target of disbursements during 1992-93 has been fixed at Rs. 2820 crores.

Trends in postal savings

3739. SHRI SURESH PACHOURI:
SHRI VENOD SHARMA:

Will the Minister of FINANCE be pleased to state:

(a) what are the trends in postal savings (Small Savings) during last five years;

(b) the details of incentives provided by Government to small savers in the country;

(c) the details of new schemes introduced in last three years; and

(d) what are the proposals under consideration to make the schemes more attractive?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The gross and net collections in small savings including Public Provident Fund through post offices during the last five years are indicated below:

(In crores of Rupees)

Year	Gross	Net
1987-88	9518.25	3646.54
1988-89	12569.02	5496.45
1989-90	16274.08	8005.16
1990-91	17756.27	8396.89
1991-92 (Provisional)	16863.89	5285.89

(b) Incentives provided by the Government to small savers in the country include the following:

(i) A depositor can make monthly deposits in a Post Office Recurring Deposit Account in multiples of five rupees, subject to a minimum of ten rupees. The maturity value of Rs. 10 denomination account after five years is Rs. 856.40. The account can be continued after maturity. On the death of depositor during the currency of an account, full maturity value is payable to the legal heir or nominee under certain conditions. Withdrawal and nomination facilities are available.